



Docket No. 1986.004.00-US  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:

Errol O. KENDALL et al.

Customer No. 30827

Application No. 10/024,585

Confirmation No. 2499

Filed: December 21, 2001

Art Unit: 3693

For: SYSTEM FOR APPRAISING LIFE  
INSURANCE AND ANNUITIES

Examiner: Sara M. Chandler

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Office Action dated January 9, 2008, please amend the patent application identified above as follows:

**INTRODUCTORY COMMENTS**

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 17 of this paper.